

RESEARCH HIGHLIGHT



Socio-economic Series 05-004

2001 CENSUS HOUSING SERIES: ISSUE 8 HOUSEHOLDS SPENDING AT LEAST 50% OF THEIR INCOME ON SHELTER

INTRODUCTION

While previous Highlights in CMHC's 2001 Census Housing Series have explored the issue of affordability, this eighth Highlight examines households with particularly severe housing affordability problems: those in core housing need and spending 50% or more of their before-tax income on shelter. The Highlight profiles these households and any changes in conditions between 1996 and 2001.

ASSESSING HOUSING CONDITIONS

In this Highlight, the term "acceptable housing" refers to housing that is in adequate physical condition, of suitable size and affordable.

- **Adequate** dwellings are those reported by their residents as not requiring any major repairs.
- **Suitable** dwellings have enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements¹.
- **Affordable** dwellings cost less than 30% of before-tax household income. By definition, a household spending 50% or more of its income on shelter would fall below the affordability standard.

A household² is said to be in core housing need if its housing falls below at least one of the adequacy, suitability or affordability standards, and it would have to spend 30% or more of its before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three standards).

Shelter costs are what households spend on housing each month. For renters, shelter costs include rent and any payments for electricity, fuel, water and other municipal services. For owners, they include mortgage payments (principal and interest), property taxes and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

Some households may spend 50% or more of their income on shelter, but if they have sufficient income to afford acceptable housing (meeting all three standards), they are not considered to have severe affordability problems. In this Highlight, the term "severe housing affordability problems" refers to those households spending 50% more of their income on shelter and in core housing need.

¹ According to the National Occupancy Standard (see *Core Housing Need in Canada*, CMHC, 1991, p. 4) enough bedrooms means one bedroom for each cohabitating adult couple; unattached household member 18 years of age and over; same-sex pair of children under age 18; and additional boy or girl in the family, unless there are two opposite sex siblings under 5 years of age, in which case they are expected to share a bedroom. A household of one individual can occupy a bachelor unit (i.e. a unit with no bedroom).

² Core housing need cannot be assessed for some households. Shelter costs are not collected by the census for reserve households, whose housing costs are paid through band housing arrangements, or for farm households, since carrying costs for farm residences are not always separable from expenses related to other farm structures. Since housing affordability cannot be assessed for these households, they were excluded from the evaluation of core housing need.

Comparing the impact of affordability and severe affordability problems

In 2001, 6.5% (702,600) of Canadian households spent 50% or more of their income on shelter, while 20.2% spent 30% or more on shelter (see Table 1). In contrast, 5.7% (616,100)³ of Canadian households were in core housing need and spending 50% or more on shelter, with 14.4% spending 30% or more on shelter. This means that relatively few households spending 50% or more of their income on shelter have sufficient income to afford acceptable housing—almost 90% were in core housing need, and 36.0% of all households in core housing need experienced severe affordability problems (see Appendix Table 1 for a more detailed geographical breakdown). The analysis below concentrates on those households in core housing need and spending 50% or more of their income on shelter.

A disproportionate share of renters experience severe housing affordability problems

In 2001, renter households were almost four times as likely as owners to be in core housing need and spending 50% or more of their income on shelter. This is not surprising, given that the incidence of core housing need in general is also nearly four times higher among renter households than owner households.

While renters accounted for approximately one-third of all households, they comprised almost two-thirds of households in core housing need and spending 50% or more of their income on

shelter. Renters may be more prone to core housing need than owners, yet the likelihood of a household in core housing need also experiencing severe housing affordability problems is essentially the same for both tenures. A similar proportion of owner and renter households in core housing need were spending 50% more on shelter—35.4% of owners and 36.4% of renters.

Of the 220,300 owner households experiencing severe affordability problems, over 80% were not mortgage free, yet standard mortgage lending criteria preclude a household from spending 50% of their income on shelter costs. This suggests that these owners obtained their mortgages when their incomes were higher.

Fewer households experienced severe affordability problems in 2001 than 1996.

Both the number and percentage of households in core housing need declined between 1996 and 2001⁴. The same is true of households in core housing need and spending 50% or more of their income on shelter (see Appendix Table 2): the number fell by almost 10%, from 680,300 in 1996 to 616,100 in 2001, while the proportion also dropped, from 6.8% in 1996 to 5.7% in 2001. The province of Quebec experienced the greatest decline in the incidence of severe affordability problems, while in Saskatchewan, Yukon and the Northwest Territories-Nunavut⁵, the incidence increased marginally.

Table 1: Households Spending 30% or more and 50% or more of their Income on Shelter - Canada, 2001

	Total Households					Households in Core Housing Need				
	All Households	Households Spending 30% or more on Shelter		Households Spending 50% or more on Shelter		All Households	Households Spending 30% or more on Shelter		Households Spending 50% or more on Shelter (severe affordability problems)	
	#	#	%	#	%	#	#	%	#	%
All Households	10,805,600	2,179,400	20.2	702,600	6.5	1,709,600	1,551,000	14.4	616,100	5.7
Owned	7,229,700	971,100	13.4	269,500	3.7	622,500	531,900	7.4	220,300	3.0
Rented	3,576,000	1,208,300	33.8	433,10	12.1	1,087,100	1,019,100	28.5	395,800	11.1

Households refer to all non-farm, non-reserve private households with positive incomes that exceed their shelter costs.

Household counts have been rounded to the nearest hundred. Percentages are based on non-rounded counts.

Numbers may not add due to rounding.

Source: CMHC (census-based housing indicators and data)

³ While CMHC's 2001 Census Housing Series: Issue 4 – Canada's Metropolitan Areas also examined households in core housing need and spending 50% or more of their income on shelter, the focus was on non-Aboriginal households. The numbers and percentages will differ from this issue, which examines all households (both Aboriginal and non-Aboriginal).

⁴ See CMHC's 2001 Census Housing Series: Issue 2 – The Geography of Household Growth and Core Housing Need for a more detailed analysis.

⁵ In 1999, Nunavut was established as a territory distinct from the Northwest Territories (N.W.T.). As a result, data are only available for Nunavut and the N.W.T. exclusive of Nunavut beginning with 2001. For comparative purposes, combined totals for the N.W.T. including Nunavut have been provided for both 1996 and 2001.

While the number of households in core housing need and spending 50% or more of their income on shelter declined between 1996 and 2001 the situation did not necessarily improve for those households experiencing severe affordability problems (see Table 2). Among these households, average household income increased by 12.1% between 1996 and 2001, slightly less than the average increase in shelter costs (12.4%). With shelter costs rising faster than incomes, affordability became more of a problem for those least able to afford it. In comparison, the average income for all Canadian households rose by 19.7% between 1996 and 2001, significantly higher than their 11.1% increase in shelter costs.

Low income and severe housing affordability problems

Households in core housing need have significantly lower incomes than other households, not surprising given that affordability is the dominant reason for falling into core housing need⁶. The disparity is even greater with households in core housing need and spending 50% or more of their income on shelter. In 2001, Canadian households in general reported an average income of \$60,976, compared to \$18,467 for households in core housing need, and \$14,859 for households in core housing need spending 50% or more of their income on shelter (see Table 3, and Appendix Table 3 for a detailed geographic breakdown).⁷

Almost 80% of households in core housing need and spending 50% or more of their income on shelter reported an annual income of less than \$20,000, while 28.1% reported an income of less than \$10,000. In contrast, 15.7% of all households reported an income of less than \$20,000, and only 2.9% reported an income of less than \$10,000.

Table 2: Percentage Change in Average Household Income and Shelter Costs, 1996-2001 - Canada

	All Households		Households in Core Housing Need and Spending 50% or more on Shelter	
	Change in Average Household Income	Change in Average Shelter Cost	Change in Average Household Income	Change in Average Shelter Cost
Total	19.7%	11.1%	12.1%	12.4%
Owners	18.7%	11.2%	10.2%	9.5%
Renters	16.9%	9.4%	8.4%	9.1%

Households refer to all non-farm, non-reserve private households with positive incomes that exceed their shelter costs.

Source: CMHC (census-based housing indicators and data)

Table 3: Average Households Income, Shelter Cost and Shelter Cost-to-Income Ratio (STIR) - Canada, 2001

	All Households			Households in Core Housing Need			Households in Core Housing Need and Spending 50% or more on Shelter		
	Total	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter
Avg. Household Income (\$)	60,976	71,946	38,797	18,467	21,533	16,711	14,859	19,056	12,523
Avg. Shelter Cost (\$)	764	820	649	677	789	613	808	1,048	674
Avg. Shelter Cost-to-Income Ratio (%)*	21.3	17.9	28.2	47.1	45.9	47.9	67.0	67.9	66.5

Households refer to all non-farm, non-reserve private households with positive incomes that exceed their shelter costs.

Household counts have been rounded to the nearest hundred.

Numbers may not add due to rounding.

* The average Shelter Cost-to-Income Ratio (STIR) reflects the average of individual household STIRs, and not the annual average shelter cost relative to the average annual household income.

Source: CMHC (census-based housing indicators and data)

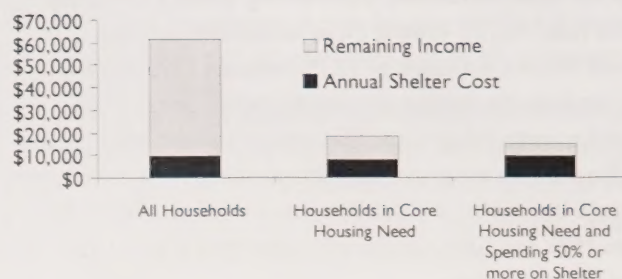
⁶ See CMHC's 2001 Census Housing Series: Issue 3 – The Adequacy, Suitability and Affordability of Canadian Housing for a more detailed analysis.

⁷ Any reference to income in this Highlight refers to before-tax household income. Income from the 2001 Census reflects household income from the previous tax year (2000). In contrast, shelter costs are from 2001.

Households in core housing need and spending 50% or more on shelter reported an income that was only a quarter of the average for all households, yet their average shelter costs were 5.8% higher. As a result, households in core housing need and spending 50% or more on shelter devoted over two-thirds of their income to shelter, resulting in a shelter cost-to-income ratio (STIR) over three times greater than the average for households in general.

With shelter costs consuming such a significant share of their before-tax income, households in core housing need and spending 50% or more on shelter had little income remaining after paying shelter costs—\$5,163 in 2001, on average (see Figure 1). For the 172,900 households in core housing need, spending 50% or more on shelter and reporting a before-tax income of less than \$10,000, only \$2,016 remained after paying shelter costs. In contrast, Canadian households in general had \$51,808 in before-tax income remaining after accounting for shelter costs.

Figure 1: Annual Shelter Costs and Remaining Before-Tax Household Income - Canada, 2001



Source: CMHC (census-based housing indicators and data)

Table 4: Households in Core Housing Need and Spending 50% or more of their Income on Shelter - Canada, 2001

	Number of Households			% of Households in Core Housing Need			% of Households in Core Housing Need and Spending 50% or more of their Income on Shelter		
	Total	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter
All Households	10,805,600	7,229,700	3,576,000	15.8	8.6	30.4	5.7	3.0	11.1
Household Income									
Less than \$10,000	308,100	74,100	234,000	80.5	82.0	80.0	56.1	48.7	58.5
\$10,000 - \$19,999	1,380,000	541,100	838,900	62.3	47.4	71.9	23.0	17.4	26.6
\$20,000 - \$29,999	1,319,800	690,000	629,800	29.7	25.3	34.5	6.7	8.3	4.8
\$30,000 - \$39,999	1,293,300	747,400	545,800	12.2	12.0	12.5	2.3	3.3	0.9
\$40,000 - \$49,999	1,186,100	777,200	408,900	3.8	4.4	2.6	0.6	0.8	0.1
\$50,000 - \$74,999	2,371,200	1,799,500	571,700	0.3	0.4	0.2	0.0	0.1	0.0
\$75,000 and greater	2,947,200	2,600,400	346,800	0.0	0.0	0.0	0.0	0.0	0.0
Age of Household Maintainer									
15-29 years	1,086,900	329,300	757,700	20.3	9.5	25.0	7.9	4.1	9.6
30-44 years	3,517,300	2,281,500	1,235,800	14.2	7.3	27.1	5.7	3.1	10.4
45-64 years	3,869,400	2,960,400	909,000	12.8	7.5	30.0	5.2	3.0	12.5
65 years and over	2,332,000	1,658,600	673,500	21.1	12.2	43.0	5.5	2.9	12.1
Household Type									
Family	7,701,700	5,866,200	1,835,500	10.7	6.1	25.3	3.8	2.3	8.7
Couples	6,424,000	5,147,800	1,276,200	7.6	5.0	18.2	2.7	1.9	5.7
Lone Parents	1,086,300	563,400	522,800	29.1	15.9	43.3	10.8	5.9	16.1
Multiple-family	191,400	155,000	36,500	7.5	4.9	18.4	2.5	1.9	4.9
Non-family*	3,103,900	1,363,400	1,740,500	28.6	19.6	35.7	10.3	6.2	13.6
Aboriginal Status of Household Maintainer									
Aboriginal	297,300	148,200	149,100	24.8	11.8	37.8	8.8	3.7	13.8
Non-Aboriginal	10,508,300	7,081,500	3,426,800	15.6	8.5	30.1	5.6	3.0	11.0
Employment Status of Household Maintainer									
Not in Labour Force	3,342,300	2,187,000	1,155,300	25.9	13.9	48.5	8.9	4.1	18.1
In Labour Force	7,463,300	5,042,700	2,420,600	11.3	6.3	21.8	4.3	2.6	7.7
Unemployed	570,000	293,800	276,100	24.3	11.8	37.5	10.3	4.5	16.5
Employed	7,033,200	4,835,600	2,197,600	10.2	6.0	19.6	3.7	2.5	6.5
Full-time	6,015,400	4,193,000	1,822,300	9.0	5.4	17.3	3.2	2.2	5.4
Part-time	907,800	568,900	338,900	19.3	10.6	33.9	7.7	4.4	13.3
Major Source of Household Income									
Paid employment	7,083,700	4,858,100	2,225,600	8.4	4.6	16.7	2.7	1.7	4.8
Self-employment	445,600	331,400	114,100	17.8	13.2	31.4	8.0	6.2	13.1
Income from Government	2,152,600	1,146,900	1,005,700	43.1	26.2	62.3	16.5	8.5	25.6
Other Income	1,123,700	893,200	230,500	9.5	6.1	22.8	3.3	2.1	7.7

Households refer to all non-farm, non-reserve private households with positive incomes that exceed their shelter costs.

Household counts have been rounded to the nearest hundred. Percentage are based on non-rounded counts.

Numbers may not add due to rounding.

*A non-family household refers to either one person living alone in a private dwelling, or to a group of two or more people who share a private dwelling, but do not constitute a census family. A census family refers to a married or common-law couple (with or without children), or a lone parent of any marital status, with at least one son or daughter living in the same dwelling.

Source: CMHC (census-based housing indicators and data)

Who is vulnerable to spending 50% or more of their income on shelter?

Those without jobs or relying on income from the government:

In 2001, 9.1% of households with a maintainer who was unemployed or not in the labour force⁸ experienced severe affordability problems, 2.5 times the share of households with an employed maintainer (see Table 4). Households with a maintainer who was either unemployed or not in the labour force accounted for 58.0% of all households in core housing need and paying 50% or more of their income on shelter, essentially unchanged from 1996.

Households who reported income from the government⁹ as their major source of income accounted for a similar share of households in core housing need and paying 50% or more of their income on shelter (57.6%). Again, this is almost identical to 1996. While 2.7% of households with paid employment as their major source of income experienced severe housing affordability problems, the share was significantly higher among households with government transfers as their primary income (16.5%). Among renter households relying on income from government for the majority of their income, more than one in four were in core housing need and paying 50% or more of their income on shelter.

Youth: Compared to other age groups, households with young maintainers (between the ages of 15 and 29) are the most likely to be in need and spending 50% or more of their income on shelter. In 2001, 7.9% of all households maintained by this age group experienced severe housing affordability problems, compared to 5.5% of senior-led households (with a maintainer aged 65 or older). While senior-led households have the highest incidence of overall core housing need relative to other age groups, they are less prone to severe housing affordability problems. Among renter households, the incidence of severe housing affordability problems is higher among seniors than youth, but only 28.9% of all senior households are renters, compared to 69.7% of all households maintained by youth.

Compared to other age groups, youth households experienced the greatest improvements in housing conditions between 1996 and 2001, with a significant decline in the percentage of households in core housing need and spending 50% or more of their income on shelter.¹⁰ This is not surprising, given that the relative improvements in income growth and in core housing need between 1996 and 2001 were greater for renters than for owners, and households maintained by youth are the most likely to rent.

Aboriginal households¹¹: A higher proportion of non-reserve Aboriginal households were in core housing need and spending 50% or more of their income on shelter (8.8%) relative to non-Aboriginal households (5.6%). This is not surprising, given that severe housing affordability is closely linked to income, and Aboriginal households, on average, significantly lag non-Aboriginal households in total household income¹². Among Aboriginal households, Status Indians had the highest incidence of falling into core housing need and spending 50% or more on shelter (10.5%), while Inuit had the lowest incidence (4.1%).

Inuit households were also the only Aboriginal group to experience an increase in the percentage of households with severe housing affordability problems between 1996 and 2001. Among Aboriginal households in general, however, the incidence improved significantly from 1996, when 11.0% of Aboriginal households were in core housing need and spending 50% or more of their income on shelter.

⁸ Persons not in the labour force are members of the working age population who are not working, not looking for work, or not available for work. This includes students, homemakers, retired workers, seasonal workers in an "off season" who were not looking for work, and persons who could not work because of a long-term illness or disability, along with those who are unemployed but are not seeking employment.

⁹ Government transfer payments refers to all income received from federal, provincial or municipal governments, including the Old Age Security pension and Guaranteed Income Supplement, benefits from Canada or Quebec Pension Plan, benefits from Employment Insurance, Canada Child Tax benefits, and other income from government sources.

¹⁰ For example, the Highlight on conditions in 1996 (*Special Studies on 1996 Census Data: Canadian Household in Core Housing Need and Spending at Least Half Their Income on Shelter*), while examining non-Aboriginal households, reported that 12.6% of households with a maintainer between the ages of 15 and 29 were in core housing need and spending 50% or more of their income on shelter. In 2001, the percentage dropped to 7.7%. In contrast, the incidence among non-Aboriginal senior households climbed marginally from 5.4% in 1996 to 5.5% in 2001. Table 4 of this Highlight includes Aboriginal households, so the percentages may be slightly different.

¹¹ An Aboriginal household is defined by CMHC as one of the following:

- a non-family household in which at least 50% of household members self-identified as Aboriginal; or
- a family household that meets at least one of two criteria:
 - o at least one spouse, common-law partner, or lone parent self-identified as an Aboriginal;
 - o or at least 50% of household members self-identified as Aboriginal.

¹² See CMHC's *2001 Census Housing Series: Issue 6 – Aboriginal Households* for a more detailed analysis.

Lone parent and non-family households: In 2001, 10.8% of lone parent households and 10.3% of non-family households were in core housing need and spending 50% or more of their income on shelter, an improvement from 1996 but still significantly higher than the 2.7% of couples (with or without children) with severe affordability problems.¹³ Compared to other household types, lone parent and non-family households are also far less likely to own their homes, and the incidence of severe housing affordability problems rises to 16.1% among lone parent renters and 13.6% among non-family renters.

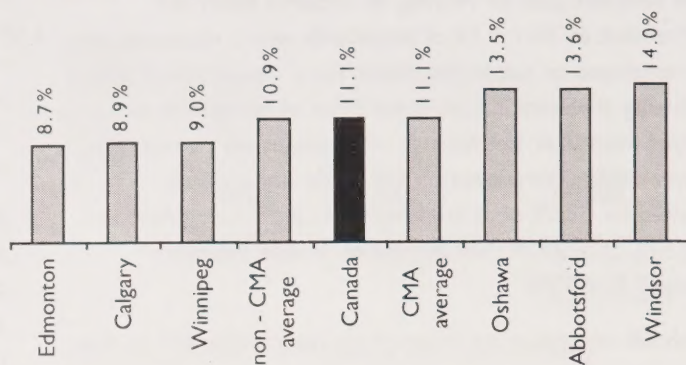
Variation among Canada's large cities

Households in Canada's large cities—Census Metropolitan Areas¹⁴ (CMAs)—are more likely to be in core housing need and spending 50% or more of their income on shelter than households outside of CMAs. In 2001, the difference was relatively minor among renters but more significant among all households.¹⁵ There was greater variation among the individual CMAs than between the CMA and non-CMA average.

Not surprisingly, the CMAs with the greatest percentage of owner households in core housing need and spending 50% or more of their income on shelter—Vancouver (4.7%) and Toronto (4.5%)—also have the most expensive resale housing markets in the country. In contrast, the CMAs with the smallest percentage of owner households experiencing severe affordability problems—Winnipeg (2.0%) and Regina (1.9%)—are among the least expensive resale markets¹⁶.

There was greater variation among renters in the incidence of households in core housing need and spending 50% or more of their income on shelter, with Windsor reporting the highest proportion and Edmonton the lowest (see Figure 2).

Figure 2: Percentage of Renter Households in Core Housing Need and Spending 50% or more of their Income on Shelter - 2001



Source: CMHC (census-based housing indicators and data)

SUMMARY

Households in core housing need and spending 50% or more of their income on shelter accounted for 5.7% of all Canadian households in 2001. As in the past, households prone to below-average incomes, such as those whose maintainer is unemployed or not in the labour force, renters, youth, Aboriginal households and lone-parents, remain particularly susceptible to being in core housing need due to severe affordability problems. While the number of households in core housing need and spending 50% or more of their income on shelter declined between 1996 and 2001, those experiencing severe affordability problems will remain vulnerable as long as their incomes remain so low.

¹³ A non-family household refers to either one person living alone in a private dwelling, or to a group of two or more people who share a private dwelling, but do not constitute a census family. A census family refers to a married or common-law couple (with or without children), or a lone parent of any marital status, with at least one son or daughter living in the same dwelling.

¹⁴ Census Metropolitan Areas (CMAs) consist of one or more adjacent municipalities situated around a major urban core with a population of at least 100,000. By extension, "non-CMA" refers to the smaller cities and rural areas that account for the remaining geography.

¹⁵ On average, 6.2% of households in CMAs in 2001 were in core housing need and spending 50% or more of their income, compared to 4.8% of households outside of CMAs. However, there was only a marginal difference among renters (11.1% in CMAs versus 10.9% outside of CMAs), with a slightly larger difference among owners (3.2% in CMAs versus 2.7% outside of CMAs).

¹⁶ In 2001, the average residential MLS price was \$285,910 in Vancouver and \$251,508 in Toronto, compared to \$96,943 in Regina and \$94,214 in Winnipeg (source: CMHC 2004 *Canadian Housing Observer*, p. 61).

Appendix Table 1: Households Spending 50% or more of their Income on Shelter - 2001

		Total Households			Households in Core Housing Need			
		All Households	Households Spending 50% or more on Shelter		All Households	Households Spending 50% or more on Shelter		
		#	#	% of all Households	#	#	% of all Households	% of Households in Need
Canada	Total	10,805,600	702,600	6.5	1,709,600	616,100	5.7	36.0
	Owner	7,229,700	269,500	3.7	622,500	220,300	3.0	35.4
	Renter	3,576,000	433,100	12.1	1,087,100	395,800	11.1	36.4
Newfoundland and Labrador	Total	181,700	9,600	5.3	29,100	8,800	4.8	30.2
	Owner	143,900	4,100	2.9	15,300	3,700	2.6	23.9
	Renter	37,800	5,500	14.5	13,800	5,100	13.6	37.2
St. John's	Total	62,100	3,900	6.3	9,500	3,400	5.5	36.2
	Owner	44,000	1,200	2.8	3,200	1,100	2.4	33.2
	Renter	18,100	2,700	14.8	6,300	2,400	13.2	37.7
Prince Edward Island	Total	48,100	2,300	4.8	7,400	2,100	4.3	28.1
	Owner	35,400	900	2.7	3,000	800	2.3	27.0
	Renter	12,700	1,300	10.5	4,500	1,300	10.0	28.7
Nova Scotia	Total	339,700	21,500	6.3	60,900	19,400	5.7	31.9
	Owner	245,800	7,600	3.1	26,000	6,800	2.8	26.1
	Renter	93,900	14,000	14.9	34,900	12,600	13.4	36.2
Halifax	Total	137,500	9,800	7.1	25,200	8,500	6.2	33.6
	Owner	87,200	2,500	2.9	7,900	2,200	2.6	28.6
	Renter	50,300	7,200	14.4	17,300	6,200	12.4	35.9
New Brunswick	Total	268,800	13,500	5.0	36,800	11,900	4.4	32.4
	Owner	203,200	6,300	3.1	16,500	5,200	2.6	31.5
	Renter	65,600	7,200	11.0	20,300	6,700	10.2	33.0
Saint John	Total	46,300	2,400	5.2	6,400	2,200	4.7	33.6
	Owner	31,700	1,000	3.2	2,000	800	2.5	40.3
	Renter	14,700	1,400	9.6	4,500	1,400	9.3	30.7
Québec	Total	2,812,800	184,800	6.6	393,100	154,800	5.5	39.4
	Owner	1,658,100	56,300	3.4	100,900	40,000	2.4	39.7
	Renter	1,154,700	128,600	11.1	292,200	114,700	9.9	39.3
Saguenay	Total	58,900	3,500	5.9	7,600	2,900	4.9	38.3
	Owner	37,600	1,100	3.0	1,800	800	2.2	45.8
	Renter	21,300	2,400	11.0	5,800	2,100	9.7	35.9
Québec City	Total	282,200	18,500	6.6	38,300	15,000	5.3	39.2
	Owner	159,400	4,600	2.9	8,200	3,500	2.2	42.2
	Renter	122,800	13,900	11.3	30,100	11,500	9.4	38.4
Sherbrooke	Total	62,800	4,600	7.3	8,900	3,600	5.7	40.1
	Owner	33,300	1,100	3.2	1,600	800	2.3	48.7
	Renter	29,500	3,500	12.0	7,300	2,800	9.5	38.2
Trois-Rivières	Total	56,400	3,500	6.3	8,300	3,000	5.3	35.7
	Owner	32,900	900	2.8	1,600	700	2.1	41.6
	Renter	23,400	2,600	11.2	6,700	2,300	9.7	34.1
Montréal	Total	1,344,700	102,300	7.6	205,900	85,600	6.4	41.6
	Owner	692,600	26,200	3.8	41,500	17,400	2.5	41.9
	Renter	652,200	76,100	11.7	164,300	68,200	10.5	41.5
Ontario	Total	3,981,500	264,200	6.6	689,900	240,300	6.0	34.8
	Owner	2,748,900	107,600	3.9	263,700	93,400	3.4	35.4
	Renter	1,232,700	156,600	12.7	426,300	146,900	11.9	34.5
Ottawa-Gatineau	Total	399,300	22,600	5.7	62,900	20,300	5.1	32.2
	Owner	251,000	6,300	2.5	19,000	5,600	2.2	29.4
	Renter	148,300	16,300	11.0	43,900	14,700	9.9	33.4
Gatineau	Total	99,400	5,700	5.8	12,300	5,000	5.0	40.6
	Owner	62,900	1,800	2.9	3,300	1,400	2.2	41.7
	Renter	36,600	3,900	10.8	9,100	3,600	10.0	40.2
Ottawa	Total	299,900	16,900	5.6	50,600	15,300	5.1	30.2
	Owner	188,100	4,500	2.4	15,800	4,200	2.3	26.8
	Renter	111,800	12,400	11.1	34,800	11,000	9.9	31.7
Kingston	Total	55,200	4,100	7.5	9,900	3,500	6.3	35.2
	Owner	36,100	1,200	3.4	3,100	1,100	3.0	34.9
	Renter	19,100	2,900	15.1	6,800	2,400	12.5	35.4
Oshawa	Total	100,500	5,900	5.9	14,500	5,500	5.5	38.2
	Owner	76,900	2,600	3.4	5,900	2,300	3.0	40.0
	Renter	23,600	3,300	13.8	8,700	3,200	13.5	36.9
Toronto	Total	1,548,500	119,700	7.7	315,000	110,300	7.1	35.0
	Owner	1,002,400	51,100	5.1	121,000	45,400	4.5	37.6
	Renter	546,100	68,600	12.6	194,000	64,900	11.9	33.5

Appendix Table 1(cont'd): Households Spending 50% or more of their Income on Shelter - 2001

		Total Households			Households in Core Housing Need			
		All Households	Households Spending 50% or more on Shelter		All Households	Households Spending 50% or more on Shelter		
		#	#	% of all Households	#	#	% of all Households	% of Households in Need
Hamilton	Total	241,000	14,800	6.1	40,000	13,600	5.6	33.9
	Owner	168,400	5,500	3.3	14,900	4,800	2.9	32.6
	Renter	72,600	9,300	12.8	25,200	8,700	12.0	34.7
St. Catharines-Niagara	Total	143,600	9,200	6.4	23,500	8,400	5.8	35.5
	Owner	106,500	4,000	3.7	9,700	3,400	3.2	34.7
	Renter	37,100	5,300	14.2	13,900	5,000	13.5	36.1
Kitchener	Total	147,600	8,500	5.8	20,600	7,600	5.1	36.8
	Owner	99,900	3,000	3.0	6,900	2,500	2.5	35.9
	Renter	47,700	5,500	11.5	13,700	5,100	10.7	37.2
London	Total	163,600	11,700	7.1	27,100	10,200	6.2	37.5
	Owner	105,300	3,200	3.1	7,600	2,700	2.6	35.4
	Renter	58,300	8,400	14.4	19,500	7,500	12.8	38.3
Windsor	Total	112,700	7,200	6.4	17,200	6,500	5.8	37.9
	Owner	82,400	2,600	3.2	6,500	2,300	2.7	34.5
	Renter	30,300	4,600	15.0	10,600	4,300	14.0	39.9
Greater Sudbury	Total	59,900	4,100	6.8	9,800	3,700	6.2	37.5
	Owner	40,400	1,400	3.5	3,000	1,200	3.0	40.0
	Renter	19,500	2,700	13.8	6,800	2,500	12.7	36.5
Thunder Bay	Total	47,300	2,500	5.3	7,300	2,300	4.9	31.5
	Owner	34,800	900	2.7	2,700	800	2.4	30.9
	Renter	12,500	1,600	12.7	4,700	1,500	12.0	31.9
Manitoba	Total	389,800	18,100	4.6	58,100	15,800	4.0	27.1
	Owner	271,200	6,800	2.5	21,800	5,600	2.1	25.9
	Renter	118,600	11,300	9.6	36,200	10,100	8.5	27.9
Winnipeg	Total	259,400	13,000	5.0	38,400	11,200	4.3	29.1
	Owner	172,500	4,200	2.4	12,000	3,400	2.0	28.1
	Renter	86,900	8,800	10.1	26,400	7,800	9.0	29.6
Saskatchewan	Total	323,100	17,300	5.4	44,800	14,900	4.6	33.3
	Owner	230,800	6,000	2.6	18,700	5,000	2.2	26.7
	Renter	92,200	11,300	12.3	26,100	9,900	10.8	37.9
Regina	Total	73,100	4,200	5.7	10,100	3,600	5.0	36.0
	Owner	50,900	1,100	2.2	3,200	900	1.9	29.3
	Renter	22,300	3,100	13.7	6,800	2,700	12.0	39.2
Saskatoon	Total	84,200	6,100	7.2	11,700	5,000	5.9	42.6
	Owner	55,800	1,700	3.0	3,300	1,400	2.5	42.1
	Renter	28,400	4,400	15.4	8,400	3,600	12.6	42.8
Alberta	Total	1,014,200	52,600	5.2	131,300	45,100	4.4	34.3
	Owner	719,300	24,000	3.3	55,000	20,000	2.8	36.3
	Renter	294,900	28,700	9.7	76,300	25,100	8.5	32.9
Calgary	Total	341,500	18,500	5.4	45,800	16,300	4.8	35.6
	Owner	244,300	8,900	3.6	19,600	7,700	3.1	39.0
	Renter	97,200	9,600	9.9	26,100	8,600	8.9	33.0
Edmonton	Total	338,500	18,500	5.5	45,600	15,600	4.6	34.1
	Owner	227,800	7,100	3.1	16,400	6,000	2.6	36.5
	Renter	110,700	11,400	10.3	29,200	9,600	8.7	32.8
British Columbia	Total	1,416,700	117,300	8.3	251,400	101,900	7.2	40.5
	Owner	958,100	49,400	5.2	99,300	39,300	4.1	39.6
	Renter	458,700	67,900	14.8	152,100	62,600	13.6	41.1
Abbotsford	Total	47,800	3,900	8.2	6,500	3,100	6.6	48.0
	Owner	34,400	2,000	5.8	2,500	1,300	3.8	51.7
	Renter	13,400	1,900	14.2	4,000	1,800	13.6	45.6
Vancouver	Total	707,200	64,500	9.1	131,800	55,300	7.8	42.0
	Owner	442,200	26,900	6.1	48,000	20,800	4.7	43.3
	Renter	265,000	37,600	14.2	83,800	34,600	13.0	41.2
Victoria	Total	127,200	10,300	8.1	20,600	8,500	6.7	41.0
	Owner	81,800	3,500	4.3	6,700	2,600	3.2	39.8
	Renter	45,400	6,800	14.9	14,000	5,800	12.8	41.6
Yukon	Total	10,200	600	5.6	1,800	500	5.2	29.2
	Owner	6,900	200	3.4	900	200	3.1	24.4
	Renter	3,300	300	10.6	1,000	300	9.8	33.7
Northwest Territories	Total	12,000	500	4.2	2,200	500	3.9	20.9
	Owner	6,500	200	2.9	900	200	2.6	18.5
	Renter	5,500	300	5.5	1,300	300	5.3	22.2
Nunavut	Total	7,100	200	2.9	2,700	200	2.8	7.3
	Owner	1,700	100	3.5	500	100	3.2	10.7
	Renter	5,400	200	2.8	2,200	100	2.6	6.3

Households refer to all non-farm, non-reserve private households with positive incomes that exceed their shelter costs.

Household counts have been rounded to the nearest hundred. Percentage are based on non-rounded counts.

Numbers may not add due to rounding.

Source: CMHC (census-based housing indicators and data)

Appendix Table 2: Change in the Percentage of Households in Core Housing Need and Spending 50% or more of their Income on Shelter - 1996-2001

	% Households in Core Housing Need and Spending 50% or more of their Income on Shelter						Change in Percentage Points 1996-2001		
	Total %	1996 Owner %	Renter %	Total %	2001 Owner %	Renter %	Total %	Owner %	Renter %
Canada	6.8	3.1	13.5	5.7	3.0	11.1	-1.1	-0.1	-2.5
Newfoundland	4.9	2.5	13.9	4.8	2.6	13.6	-0.1	0.1	-0.3
St. John's	6.7	2.9	15.4	5.5	2.4	13.2	-1.2	-0.5	-2.2
Prince Edward	4.7	2.1	11.6	4.3	2.3	10.0	-0.4	0.2	-1.6
Nova Scotia	6.2	2.8	15.0	5.7	2.8	13.4	-0.5	-0.1	-1.5
Halifax	7.5	2.8	15.0	6.2	2.6	12.4	-1.3	-0.2	-2.6
New Brunswick	4.6	2.4	11.4	4.4	2.6	10.2	-0.2	0.2	-1.2
Saint John	4.8	2.0	10.4	4.7	2.5	9.3	-0.1	0.5	-1.1
Quebec	7.4	2.9	13.6	5.5	2.4	9.9	-1.9	-0.5	-3.6
Saguenay	6.4	2.7	12.6	4.9	2.2	9.7	-1.5	-0.4	-2.9
Quebec City	7.4	2.5	13.7	5.3	2.2	9.4	-2.1	-0.3	-4.3
Sherbrooke	7.2	2.5	12.2	5.7	2.3	9.5	-1.6	-0.2	-2.8
Trois-Rivières	6.9	2.5	12.9	5.3	2.1	9.7	-1.7	-0.4	-3.1
Montreal	9.1	3.3	15.0	6.4	2.5	10.5	-2.7	-0.8	-4.5
Ontario	7.1	3.4	14.0	6.0	3.4	11.9	-1.0	0.0	-2.1
Ottawa-Gatineau	7.0	2.6	13.8	5.1	2.2	9.9	-2.0	-0.4	-3.9
Gatineau	7.0	2.5	13.6	5.0	2.2	10.0	-2.0	-0.4	-3.7
Ottawa	7.1	2.8	14.4	5.1	2.3	9.9	-2.0	-0.6	-4.5
Kingston	n/a	n/a	n/a	6.3	3.0	12.5	n/a	n/a	n/a
Oshawa	6.4	3.3	14.6	5.5	3.0	13.5	-0.9	-0.2	-1.0
Toronto	8.2	4.5	13.8	7.1	4.5	11.9	-1.1	0.1	-1.9
Hamilton	6.7	2.9	14.5	5.6	2.9	12.0	-1.1	0.0	-2.5
St. Catharines-Niagara	6.5	3.0	15.8	5.8	3.2	13.5	-0.7	0.2	-2.3
Kitchener	6.3	2.7	12.6	5.1	2.5	10.7	-1.1	-0.2	-1.9
London	7.4	2.9	14.7	6.2	2.6	12.8	-1.2	-0.4	-1.9
Windsor	6.3	2.6	15.2	5.8	2.7	14.0	-0.6	0.2	-1.2
Greater Sudbury	7.1	2.3	15.8	6.2	3.0	12.7	-1.0	0.7	-3.1
Thunder Bay	5.9	2.8	13.4	4.9	2.4	12.0	-1.0	-0.4	-1.5
Manitoba	4.7	2.0	10.6	4.0	2.1	8.5	-0.7	0.1	-2.1
Winnipeg	5.4	2.1	11.7	4.3	2.0	9.0	-1.1	-0.1	-2.7
Saskatchewan	4.5	1.8	10.6	4.6	2.2	10.8	0.1	0.3	0.2
Regina	5.1	2.0	11.4	5.0	1.9	12.0	-0.1	-0.1	0.6
Saskatoon	6.3	2.0	13.5	5.9	2.5	12.6	-0.4	0.5	-1.0
Alberta	5.0	2.7	9.8	4.4	2.8	8.5	-0.6	0.0	-1.3
Calgary	5.5	3.1	10.3	4.8	3.1	8.9	-0.8	0.0	-1.4
Edmonton	5.4	2.6	10.8	4.6	2.6	8.7	-0.8	0.1	-2.2
British Columbia	8.0	3.9	16.1	7.2	4.1	13.6	-0.8	0.2	-2.4
Abbotsford	n/a	n/a	n/a	6.6	3.8	13.6	n/a	n/a	n/a
Vancouver	8.9	4.5	15.8	7.8	4.7	13.0	-1.1	0.2	-2.8
Victoria	8.2	3.5	16.4	6.7	3.2	12.8	-1.6	-0.2	-3.6
Yukon	4.3	3.1	5.3	5.2	3.1	9.8	0.9	0.0	4.5
Northwest Territories	n/a	n/a	n/a	3.9	2.6	5.3	n/a	n/a	n/a
Nunavut	n/a	n/a	n/a	2.8	3.2	2.6	n/a	n/a	n/a
Nunavut and N.W.T	3.4	2.7	4.0	3.5	2.7	4.0	0.1	0.0	-0.1

Households refer to all non-farm, non-reserve private households with positive incomes that exceed their shelter costs.

Source: CMHC (census-based housing indicators and data)

Appendix Table 3: Average Household Income, Shelter Costs and Shelter Cost-to-Income Ratios (STIRs) for all Households and Households in Core Housing Need and Spending 50% or more of their Income on Shelter - 2001

		All Households			Households in Core Housing Need and Spending 50% or more of their Income on Shelter		
		Average Household Income	Average Shelter Costs	Average Shelter Costs-to-Income Ratio (STIR)	Average Household Income	Average Shelter Costs	Average Shelter Costs-to-Income Ratio (STIR)
		\$	\$	%	\$	\$	%
Canada	Total	60,976	764	21.3	14,859	808	67.0
	Owner	71,946	820	17.9	19,056	1,048	67.9
	Renter	38,797	649	28.2	12,523	674	66.5
Newfoundland and Labrador	Total	47,791	515	18.5	10,748	577	66.6
	Owner	52,191	516	15.6	11,928	641	66.4
	Renter	31,037	510	29.9	9,906	532	66.8
St. John's	Total	57,006	698	21.2	11,988	644	66.3
	Owner	67,543	757	17.5	15,619	842	66.6
	Renter	31,369	549	30.3	10,369	556	66.4
Prince Edward Island	Total	49,082	572	19.3	11,474	629	67.4
	Owner	55,463	584	16.1	12,877	725	68.7
	Renter	31,321	538	28.4	10,583	569	66.4
Nova Scotia	Total	50,585	610	20.5	11,920	645	66.9
	Owner	57,353	618	16.7	13,851	753	67.4
	Renter	32,873	590	30.5	10,878	587	66.7
Halifax	Total	58,899	754	22.0	13,041	703	66.8
	Owner	71,763	809	17.3	16,861	912	67.3
	Renter	36,592	657	30.2	11,663	628	66.7
New Brunswick	Total	49,156	547	18.7	10,951	592	67.0
	Owner	54,957	560	15.9	12,341	683	68.7
	Renter	31,177	504	27.6	9,874	521	65.7
Saint John	Total	53,278	598	19.6	10,816	583	66.9
	Owner	63,828	648	16.2	13,055	733	70.0
	Renter	30,544	487	27.1	9,525	497	65.2
Québec	Total	52,175	621	20.9	10,865	595	67.2
	Owner	64,433	688	16.9	13,583	761	68.7
	Renter	34,574	523	26.6	9,916	537	66.7
Saguenay	Total	50,156	566	19.7	9,910	551	67.7
	Owner	60,840	625	15.9	12,346	694	69.1
	Renter	31,345	458	26.4	8,927	493	67.2
Québec City	Total	52,109	617	20.8	10,964	601	66.8
	Owner	66,424	690	16.2	14,101	782	68.1
	Renter	33,526	520	26.8	10,026	547	66.4
Sherbrooke	Total	46,755	576	21.7	10,120	547	66.0
	Owner	61,681	662	16.6	12,999	702	66.5
	Renter	29,877	479	27.5	9,334	505	65.7
Trois-Rivières	Total	46,372	532	20.7	9,103	495	66.4
	Owner	59,374	597	16.0	11,009	637	71.2
	Renter	28,102	439	27.4	8,528	454	65.0
Montréal	Total	56,331	701	22.4	11,424	626	67.3
	Owner	74,561	829	18.1	15,556	873	68.7
	Renter	36,971	563	27.0	10,371	562	67.0
Ontario	Total	69,697	893	22.0	17,579	950	66.7
	Owner	81,584	953	18.7	22,282	1,215	67.3
	Renter	43,188	759	29.3	14,587	783	66.2
Ottawa-Gatineau	Total	73,411	866	20.6	15,400	830	66.8
	Owner	90,357	950	16.7	20,527	1,111	67.1
	Renter	44,740	722	27.3	13,446	723	66.7
Gatineau	Total	60,052	715	20.3	11,722	640	67.4
	Owner	73,450	801	16.8	15,569	855	67.3
	Renter	37,009	566	26.6	10,291	560	67.5
Ottawa	Total	77,839	916	20.7	16,607	893	66.6
	Owner	96,008	1,000	16.6	22,115	1,194	67.1
	Renter	47,268	773	27.5	14,490	777	66.5
Kingston	Total	59,891	768	22.3	14,089	750	65.4
	Owner	72,612	819	17.8	18,129	972	66.3
	Renter	35,916	670	31.0	12,251	647	65.0
Oshawa	Total	71,749	990	21.8	17,882	967	66.7
	Owner	81,108	1,063	19.4	22,515	1,227	67.3
	Renter	41,278	749	30.0	14,488	777	66.3
Toronto	Total	80,261	1,061	23.5	20,693	1,125	67.2
	Owner	97,091	1,160	20.3	26,518	1,441	67.1
	Renter	49,370	878	29.5	16,615	903	67.3

Appendix Table 3 (cont'd): Average Household Income, Shelter Costs and Shelter Cost-to-Income Ratios (STIRs) for all Households and Households in Core Housing Need and Spending 50% or more of their Income on Shelter - 2001

		All Households			Households in Core Housing Need and Spending 50% or more of their Income on Shelter		
		Average Household Income	Average Shelter Costs	Average Shelter Costs-to-Income Ratio (STIR)	Average Household Income	Average Shelter Costs	Average Shelter Costs-to-Income Ratio (STIR)
		\$	\$	%	\$	\$	%
Hamilton	Total	66,757	865	21.9	15,750	837	65.5
	Owner	79,195	942	18.7	20,359	1,101	67.1
	Renter	37,918	681	29.5	13,203	693	64.7
St. Catharines-Niagara	Total	57,157	734	21.5	14,367	769	65.9
	Owner	65,067	770	18.5	16,674	915	67.7
	Renter	34,434	627	30.2	12,814	671	64.6
Kitchener	Total	67,825	860	21.2	15,602	847	66.8
	Owner	80,413	936	18.1	19,909	1,103	67.9
	Renter	41,431	700	27.9	13,524	723	66.1
London	Total	61,216	794	22.4	14,141	757	66.0
	Owner	75,187	875	18.1	19,238	1,046	66.8
	Renter	36,003	647	30.2	12,303	652	65.7
Windsor	Total	68,461	808	20.7	14,880	800	66.2
	Owner	79,351	860	17.5	18,433	1,008	67.5
	Renter	38,812	663	29.8	12,994	689	65.5
Greater Sudbury	Total	57,122	711	21.4	12,934	694	65.9
	Owner	68,606	779	17.6	16,045	887	68.4
	Renter	33,377	568	29.3	11,420	600	64.8
Thunder Bay	Total	58,418	694	20.3	13,612	740	66.6
	Owner	67,863	737	16.9	16,891	940	67.7
	Renter	32,132	575	29.7	11,818	628	65.8
Manitoba	Total	53,186	622	19.6	11,682	627	66.3
	Owner	62,650	667	16.3	14,582	793	67.2
	Renter	31,556	517	27.3	10,067	534	65.8
Winnipeg	Total	56,037	671	20.4	11,583	622	66.1
	Owner	68,201	738	16.7	14,968	817	67.3
	Renter	31,877	536	27.8	10,118	537	65.7
Saskatchewan	Total	51,304	595	19.7	11,320	614	67.0
	Owner	59,327	625	16.3	13,422	741	68.2
	Renter	31,225	520	28.3	10,263	551	66.5
Regina	Total	58,649	694	20.4	11,250	614	67.5
	Owner	70,228	749	16.3	14,150	779	68.5
	Renter	32,201	568	30.0	10,229	555	67.2
Saskatoon	Total	55,074	701	22.3	11,920	646	66.8
	Owner	67,221	763	17.9	14,635	813	68.9
	Renter	31,240	578	30.9	10,872	580	66.1
Alberta	Total	66,868	812	20.5	15,608	850	67.3
	Owner	77,054	865	17.9	18,721	1,029	67.8
	Renter	42,022	681	26.8	13,130	708	66.9
Calgary	Total	76,692	929	21.2	17,673	968	67.6
	Owner	89,110	992	18.7	21,032	1,163	68.3
	Renter	45,488	770	27.4	14,692	794	66.9
Edmonton	Total	64,116	781	20.7	14,320	775	67.0
	Owner	76,364	853	17.6	18,042	982	67.4
	Renter	38,922	631	27.1	11,997	646	66.8
British Columbia	Total	60,782	845	22.9	16,579	912	67.5
	Owner	69,914	888	19.4	21,018	1,174	68.5
	Renter	41,710	754	30.3	13,790	747	66.8
Abbotsford	Total	58,177	894	23.6	16,661	900	65.9
	Owner	65,351	963	21.3	20,453	1,141	67.9
	Renter	39,843	715	29.5	13,948	730	64.3
Vancouver	Total	66,747	956	24.2	18,016	998	67.9
	Owner	79,596	1,039	20.7	23,415	1,318	69.0
	Renter	45,304	817	30.0	14,772	805	67.3
Victoria	Total	58,221	829	23.1	15,846	872	67.6
	Owner	69,060	882	18.8	21,437	1,201	69.1
	Renter	38,686	732	30.8	13,301	723	66.9
Yukon	Total	64,582	800	20.0	17,529	931	67.0
	Owner	73,896	852	17.0	23,673	1,227	64.9
	Renter	44,787	687	26.3	13,396	731	68.4
Northwest Territories	Total	74,015	931	18.4	19,389	1,051	67.9
	Owner	87,920	1,065	17.5	22,216	1,208	67.6
	Renter	57,641	763	19.6	17,724	960	69.2
Nunavut	Total	57,461	623	14.2	22,754	1,240	66.0
	Owner	82,772	1,041	18.4	28,705	1,451	67.6
	Renter	49,400	484	12.7	20,365	1,068	65.4

Households refer to all non-farm, non-reserve private households with positive incomes that exceed their shelter costs.

Household counts have been rounded to the nearest hundred. Percentage are based on non-rounded counts.

Numbers may not add due to rounding.

Source: CMHC (census-based housing indicators and data)

Acknowledgements

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